

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Elizabeth Ann Chiandusse</u> | Social Security number or ITIN | xxx-xx-7187 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: | 19-10439-JKS | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Elizabeth Ann Chiandusse

3/17/22

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Elizabeth Ann Chiandusse
Debtor

Case No. 19-10439-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Mar 17, 2022

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 56

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2022:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db | + Elizabeth Ann Chiandusse, 451 Skyline Lake Drive, Ringwood, NJ 07456-1954 |
| cr | + HYUNDAI LEASE TITLING TRUST, P.O. Box 961245, Ft. Worth, TX 76161-0244 |
| 517958803 | + AFS/AmeriFinancial Solutions, LLC., Po Box 65018, Baltimore, MD 21264-5018 |
| 517958806 | + Arnold Property Management, LLC, Celentano Stadtmauer & Walentowicz, LLP, 1035 Route 46 East, PO Box 2594, Clifton, NJ 07015-2594 |
| 517958820 | + Celentino, Stadtmauer, Walentowicz, Notchview Office Park, 1035 Route 46 East, P.O. Box 2594, Clifton, NJ 07015-2594 |
| 517958837 | + Kia Motors Finance, 10550 Talbert Ave, Fountain Valley, CA 92708-6031 |
| 518128613 | NewRez Mortgage LLC, d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826 |
| 517958845 | + Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021 |
| 517958847 | + ShellPoint Mortgage, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812 |
| 517958856 | The Valley Hospital, P.O. Box 18998, Newark, NJ 07191-8998 |
| 518126927 | + The Valley Hospital, c/o Celentano, Stadtmauer & Walentowicz,, 1035 Route 46 E, P.O. Box 2594, Clifton, NJ 07015-2594 |
| 517958857 | UMR, P.O. Box 30541, Salt Lake City, UT 84130-0541 |
| 517958858 | Valley Medical Group, Attn: 16605X, P.O. Box 14000, Belfast, ME 04915-4033 |
| 517958860 | + We Florida Financial, Po Box 77404, Ewing, NJ 08628-6404 |

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Mar 17 2022 20:32:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Mar 17 2022 20:32:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517958805 | EDI: WFFC.COM | Mar 18 2022 00:28:00 | American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808 |
| 517958804 | EDI: HNDA.COM | Mar 18 2022 00:28:00 | American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016 |
| 517958807 | + EDI: CITICORP.COM | Mar 18 2022 00:28:00 | AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034 |
| 517958809 | + EDI: CITICORP.COM | Mar 18 2022 00:28:00 | AT&T Universal Citi Card, Po Box 6241, Sioux Falls, SD 57117-6241 |
| 517958811 | + EDI: BANKAMER.COM | Mar 18 2022 00:28:00 | Bank Of America, Po Box 982238, El Paso, TX 79998-2238 |
| 517958812 | + EDI: TSYS2 | Mar 18 2022 00:28:00 | Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801 |
| 517958813 | + EDI: TSYS2 | Mar 18 2022 00:28:00 | Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803 |
| 517958817 | EDI: CAPITALONE.COM | Mar 18 2022 00:28:00 | Capital One, 15000 Capital One Dr, Richmond, VA 23238 |

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| 517958814 | + EDI: CAPITALONE.COM | Mar 18 2022 00:28:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 517958816 | + EDI: CAPITALONE.COM | Mar 18 2022 00:28:00 | Capital One, Po Box 30253, Salt Lake City, UT 84130-0253 |
| 518014592 | Email/PDF: bncnotices@becket-lee.com | Mar 17 2022 20:34:42 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 517958819 | + EDI: CAPITALONE.COM | Mar 18 2022 00:28:00 | Capital One/Dress Barn, Po Box 30253, Salt Lake City, UT 84130-0253 |
| 517958818 | + EDI: CAPITALONE.COM | Mar 18 2022 00:28:00 | Capital One/Dress Barn, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 517958827 | + EDI: CITICORP.COM | Mar 18 2022 00:28:00 | Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034 |
| 517958828 | + EDI: CITICORP.COM | Mar 18 2022 00:28:00 | Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497 |
| 517958829 | + EDI: WFNNB.COM | Mar 18 2022 00:28:00 | Comenity Bank/Victorias Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125 |
| 517958830 | + EDI: WFNNB.COM | Mar 18 2022 00:28:00 | Comenity Bank/Victorias Secret, Po Box 182789, Columbus, OH 43218-2789 |
| 517958831 | + EDI: WFNNB.COM | Mar 18 2022 00:28:00 | Comenitybank/New York, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125 |
| 517958832 | + EDI: WFNNB.COM | Mar 18 2022 00:28:00 | Comenitybank/New York, Po Box 182789, Columbus, OH 43218-2789 |
| 517958834 | EDI: DISCOVER.COM | Mar 18 2022 00:28:00 | Discover Financial, Pob 15316, Wilmington, DE 19850 |
| 517958841 | + EDI: CITICORP.COM | Mar 18 2022 00:28:00 | Macys/DSNB, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040 |
| 517958843 | + EDI: CITICORP.COM | Mar 18 2022 00:28:00 | Macys/DSNB, Po Box 8218, Mason, OH 45040 |
| 517958833 | + EDI: DISCOVER.COM | Mar 18 2022 00:28:00 | Discover Financial, Po Box 3025, New Albany, OH 43054-3025 |
| 517976838 | + EDI: HY11.COM | Mar 18 2022 00:28:00 | Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825 |
| 517958821 | EDI: JPMORGANCHASE | Mar 18 2022 00:28:00 | Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850 |
| 517958824 | EDI: JPMORGANCHASE | Mar 18 2022 00:28:00 | Chase Card Services, Po Box 15298, Wilmington, DE 19850 |
| 517958835 | + EDI: FORD.COM | Mar 18 2022 00:28:00 | Kia Motors Finance, Po Box 20825, Fountain Valley, CA 92728-0825 |
| 517958840 | + Email/Text: PBNCNotifications@peritussservices.com | Mar 17 2022 20:31:00 | Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660 |
| 517958839 | + Email/Text: PBNCNotifications@peritussservices.com | Mar 17 2022 20:31:00 | Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120 |
| 518486399 | Email/Text: mtgbk@shellpointmtg.com | Mar 17 2022 20:31:00 | NewRez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, South Carolina 29603-0826 |
| 517958846 | EDI: PRA.COM | Mar 18 2022 00:28:00 | Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502 |
| 518119676 | EDI: PRA.COM | Mar 18 2022 00:28:00 | Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541 |
| 517958848 | + EDI: RMSC.COM | Mar 18 2022 00:28:00 | Syncb Bank/American Eagle, Attn: Bankruptcy, |

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| 517958849 | + EDI: RMSC.COM | Mar 18 2022 00:28:00 | Po Box 965060, Orlando, FL 32896-5060 Synch Bank/American Eagle, Po Box 965005, Orlando, FL 32896-5005 |
| 517958850 | + EDI: RMSC.COM | Mar 18 2022 00:28:00 | Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 |
| 517958851 | + EDI: RMSC.COM | Mar 18 2022 00:28:00 | Synchrony Bank/PC Richards & Sons, Po Box 965036, Orlando, FL 32896-5036 |
| 517958854 | EDI: TDBANKNORTH.COM | Mar 18 2022 00:28:00 | TD Bank, 32 Chestnut St, Lewiston, ME 04240 |
| 517958852 | EDI: TDBANKNORTH.COM | Mar 18 2022 00:28:00 | TD Bank, Attn: Bankruptcy, 1701 Rt 70 E, Cherry Hill, NJ 08034 |
| 517958855 | + EDI: TDBANKNORTH.COM | Mar 18 2022 00:28:00 | TD Bank, 1100 Lake St, Ramsey, NJ 07446-1275 |
| 517958859 | Email/Text: collections@wefloridafinancial.com | Mar 17 2022 20:31:00 | We Florida Financial, Attn: Bankruptcy, Po Box 14548, Fort Lauderdale, FL 33302 |
| TOTAL: 42 | | | |

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| 517958808 | *+ | AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034 |
| 517958810 | *+ | AT&T Universal Citi Card, Po Box 6241, Sioux Falls, SD 57117-6241 |
| 517958815 | *+ | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 517958842 | *P++ | DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Macys/DSNB, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040 |
| 517958844 | *P++ | DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, Macys/DSNB, Po Box 8218, Mason, OH 45040 |
| 517958822 | *P++ | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850 |
| 517958823 | *P++ | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850 |
| 517958825 | *P++ | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19850 |
| 517958826 | *P++ | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19850 |
| 517958836 | *+ | Kia Motors Finance, Po Box 20825, Fountain Valley, CA 92728-0825 |
| 517958838 | *+ | Kia Motors Finance, 10550 Talbert Ave, Fountain Valley, CA 92708-6031 |
| 517958853 | *P++ | TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299, address filed with court:, TD Bank, Attn: Bankruptcy, 1701 Rt 70 E, Cherry Hill, NJ 08034 |

TOTAL: 0 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2022

Signature: /s/Joseph Speetjens

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2022 at the address(es) listed below:

| Name | Email Address |
|-----------------------|--|
| Clifford B. Frish | on behalf of Debtor Elizabeth Ann Chiandusse yrodriguez@goldmanlaw.org cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com |
| David G. Beslow | on behalf of Debtor Elizabeth Ann Chiandusse yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net |
| John R. Morton, Jr. | on behalf of Creditor HYUNDAI LEASE TITLING TRUST ecfmail@mortoncraig.com mortoncraigecef@gmail.com |
| Kevin Gordon McDonald | on behalf of Creditor New Penn Financial LLC d/b/a Shellpoint Mortgage Servicing kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| Mark Goldman | on behalf of Debtor Elizabeth Ann Chiandusse yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;GoldmanBeslowLLC@jubileebk.net |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 7